

In re:
Richard Martin Gaines
Brenda Yvonne Gaines
Debtors

Case No. 19-12974-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 11, 2023

User: admin
Form ID: 167

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Richard Martin Gaines, Brenda Yvonne Gaines, 1500 Orland Street, Philadelphia, PA 19126-2754
14321494	Abington Memorial Hospital-Patient Pay, PO BOX 826580, Philadelphia, PA 19182-6580
14321500	+ Chestnut Hill Hospital, PO Box 504148, Saint Louis, MO 63150-4148
14321506	+ Colon and Rectal Assoc, 1235 Old York Road, Suite G20, Abington, PA 19001-3893
14321511	Hyundai Lease Tilting, P.O. Box 660891, Dallas, TX 75266-0891
14324408	+ PNC BANK NATIONAL ASSOCIATION, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14321520	+ Philmont Guidance Center PC, 727 Welsh Road, Suite 202, Huntingdon Valley, PA 19006-6311

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14321493	+ Email/Text: bankruptcynotice@1fbusa.com	Oct 12 2023 00:37:00	1st financial bank, po box 1200, North Sioux City, SD 57049-1200
14321495	^ MEBN	Oct 12 2023 00:33:27	Allstate Fire and Casualty Insurance Co, PO BOX 4303, Carol Stream, IL 60197-4303
14321496	+ Email/Text: bankruptcy@acacceptance.com	Oct 12 2023 00:37:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2149
14321499	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 00:37:01	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
14385371	Email/Text: megan.harper@phila.gov	Oct 12 2023 00:37:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14338825	+ Email/Text: documentfiling@lciinc.com	Oct 12 2023 00:37:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14321497	+ Email/Text: bankruptcy@usecapital.com	Oct 12 2023 00:37:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14321498	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 00:48:24	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14321502	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 00:48:17	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14358256	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 00:37:12	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14321504	+ Email/Text: bankruptcy@philapark.org	Oct 12 2023 00:37:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14321503	+ Email/Text: bankruptcy@philapark.org	Oct 12 2023 00:37:00	City of Philadelphia, PO Box 41818, Philadelphia,

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			PA 19101-1818
14321507	Email/Text: documentfiling@lciinc.com	Oct 12 2023 00:37:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
14321508	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 12 2023 00:37:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14443416	Email/PDF: acg.exeter.ebn@aisinfo.com	Oct 12 2023 00:47:47	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
14323085	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 00:37:01	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14336738	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 00:37:11	Exeter Finance LLC c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14321510	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Oct 12 2023 00:37:10	Exeter Finance Llc, Po Box 166097, Irving, TX 75016-6097
14321512	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 12 2023 00:37:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14321514	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 12 2023 00:37:00	IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
14563165	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 00:37:12	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14323578	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 00:36:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14343498	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2023 00:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14321515	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 12 2023 00:37:00	PECO, PO Box 37629, Philadelphia, PA 19101-0629
14321519	^ MEBN	Oct 12 2023 00:33:24	PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806
14357851	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2023 00:37:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14321521	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2023 00:37:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14358031	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2023 00:36:48	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14321516	^ MEBN	Oct 12 2023 00:33:26	Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
14349090	^ MEBN	Oct 12 2023 00:33:25	Philadelphia Gas Works, 800 W Montgomery Ave., ATTN:Bankruptcy Dept. 3FL, Philadelphia, PA 19122-2898
14336491	+ Email/Text: bankruptcy@philapark.org	Oct 12 2023 00:37:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, Pa 19106-2895
14323579	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 00:37:01	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14324014	Email/Text: bnc-quantum@quantum3group.com	Oct 12 2023 00:37:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14326864	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 12 2023 00:37:00	SANTANDER CONSUMER USA INC., P.O. BOX 560284, Dallas TX 75356-0284
14326532	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 12 2023 00:37:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14321522	+ Email/Text: bankruptcydepartment@tsico.com	Oct 12 2023 00:37:00	Transworld Systems, Inc., Collection Agency, 507

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14336569	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 12 2023 00:37:00	Prudential Road, Horsham, PA 19044-2308
14321509	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 12 2023 00:37:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14321523	+ Email/Text: megan.harper@phila.gov	Oct 12 2023 00:37:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
			Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14321505		city of philadelphia
cr	*+	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14321501	*	Chestnut Hill Hospital, PO Box 504148, Saint Louis, MO 63150-4148
14328306	*+	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14321513	*	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
14321517	*	Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
14321518	*	Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Joint Debtor Brenda Yvonne Gaines bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
GEORGETTE MILLER	on behalf of Debtor Richard Martin Gaines bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. McDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Richard Martin Gaines and
Brenda Yvonne Gaines

Debtor(s)

Case No: 19-12974-mdc

Chapter: 13

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable
Magdeline D. Coleman , United States Bankruptcy Judge to consider:

Response to Certification of Default

on: 11/7/23

at: 10:30 AM

in: Courtroom #2, 900 Market Street, Philadelphia, PA
19107

Date: 10/11/23

For The Court

Timothy B. McGrath
Clerk of Court